

To: Wholesale Sales Personnel

From: Jeff Rosato

RE: Rate Sheet Change

Date: June 6, 2019

Effective Thursday, June 6, 2019 at 9:30 AM, new rates have been posted in Blue Sage to reflect recent rate movement by our investors. Rates have been reduced by the following amounts:

- .20% (20 basis points) for all terms
- No Change for Rate Advantage programs

If you have questions, please ask your manager or email the lock desk at lockdesk@springeq.com.

Thank you,

Jeff Rosato